

Fill in this information to identify the case:

Debtor1 Cher Poitevien

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the : MIDDLE District of Pennsylvania
(State)

Case number 14-bk-05064-HWV

Form 4100R Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: DITECH FINANCIAL LLC

Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account: 1736

Property address: 321E AREBA AVE
Number Street

HERSHEY, PA 17033
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 12/1/2019
MM/DD/YYYY

- ☐ Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow and costs outstanding: + (b) \$ _____
- c. Total. Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM/ DD/ YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;
☒ all fees, costs, escrow, and expenses assessed to the mortgage; and
☒ all amounts the creditor contends remain unpaid

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Kevin Buttery
Signature

Date 11/22/2019

Print Kevin Buttery
First Name Middle Name Last Name Title Authorized Agent

Company RAS Crane, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 10700 Abbott's Bridge Road, Suite 170
Number Street

Duluth, GA 30097
City State ZIP Code

Contact 470-321-7112 Email kbuttery@rascrane.com

CERTIFICATE OF SERVICE

I **HEREBY CERTIFY** that on November 22, 2019, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Gary J Imblum
Imblum Law Offices, P.C.
4615 Derry Street
Harrisburg, PA 17111

Cher Poitevien
321 East Areba Avenue
Hershey, PA 17033

Charles J DeHart, III (Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101

RAS CRANE, LLC
Authorized Agent for Secured Creditor
10700 Abbott's Bridge Road, Suite 170
Duluth, GA 30097
Telephone: 470-321-7112
Facsimile: 404-393-1425

By: /s/ Kevin Buttery
Kevin Buttery, Esquire
Email: kbuttery@rascrane.com